

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenya S. Starkes  
Debtor

Case No. 20-00355-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 04, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2025:**

Recip ID	Recipient Name and Address
db	+ Kenya S. Starkes, 316 Clearview Drive, Long Pond, PA 18334-7730
5296792	New York-Presbyterian/Weill Cornell, P.O. Box 28898, New York, NY 10087-8898
5296797	+ WF/Bobs Discount Furn, P.O. Box 14517, Des Moines, IA 50306-3517
5296796	+ Westmed Medical Group, P.O. Box 417146, Boston, MA 02241-7146

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5296783	Email/PDF: bcnnotices@becket-lee.com	Aug 04 2025 18:39:31	American Express, PO Box 981537, El Paso, TX 79998-1537
5319239	+ Email/Text: bkfilings@zwickerpc.com	Aug 04 2025 18:36:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
5296784	+ EDI: TSYS2	Aug 04 2025 22:34:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5296785	+ EDI: CITICORP	Aug 04 2025 22:34:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5296786	+ EDI: CAPITALONE.COM	Aug 04 2025 22:34:00	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
5317498	EDI: CAPITALONE.COM	Aug 04 2025 22:34:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5329418	EDI: CITICORP	Aug 04 2025 22:34:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5296787	+ EDI: WFNNB.COM	Aug 04 2025 22:34:00	Comenity Bank/ VCTRSSEC, P.O Box 182789, Columbus, OH 43218-2789
5296788	+ EDI: WFNNB.COM	Aug 04 2025 22:34:00	Comenity Capital/Zales, P.O. Box 182120, Columbus, OH 43218-2120
5296789	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 04 2025 18:36:00	Dept of Education/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
5296790	Email/Text: camanagement@mtb.com	Aug 04 2025 18:36:00	M & T Bank, PO Box 619063, Dallas, TX 75261-9063
5320337	Email/Text: camanagement@mtb.com	Aug 04 2025 18:36:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5296791	+ Email/PDF: Bankruptcy_Prod@mohela.com	Aug 04 2025 18:39:15	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
5315372	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 04 2025 18:36:00	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
5296793	+ Email/Text: bnc@nordstrom.com		

District/off: 0314-5  
Date Rcvd: Aug 04, 2025

User: AutoDocke  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

		Aug 04 2025 18:36:43	NordstromTDBank USA, 13531 E Caley Avenue, Englewood, CO 80111-6504
5321424	EDI: PRA.COM		
		Aug 04 2025 22:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5296794	+ EDI: WTRRN BANK.COM		
		Aug 04 2025 22:34:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
5328093	EDI: AIS.COM		
		Aug 04 2025 22:34:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5296795	+ EDI: VERIZONCOMB.COM		
		Aug 04 2025 22:34:00	Verizon, PO Box 650584, Dallas, TX 75265-0584
5327883	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 04 2025 18:51:33	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5296798	+ Email/Text: aarenas@wphospital.org		
		Aug 04 2025 18:36:00	White Plains Hospital, 41 E Post Road, White Plains, NY 10601-4699
5296799	+ Email/Text: collectiondept@ynhh.org		
		Aug 04 2025 18:36:00	Yale New Haven Health, 789 Howard Ave., New Haven, CT 06519-1300

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Timothy B. Fisher, II	on behalf of Debtor 1 Kenya S. Starkes donna.kau@pocono-lawyers.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Kenya S. Starkes**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4018

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00355-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenya S. Starkes

8/4/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**